

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: VIRENDRA K JOSHI § Case No.: 06-12180
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2006.
- 2) This case was confirmed on 11/15/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/19/2011.
- 6) Number of months from filing to the last payment: 63
- 7) Number of months case was pending: 69
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 75,735.00
- 10) Amount of unsecured claims discharged without payment \$ 26,699.46
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 14,784.00
Less amount refunded to debtor	\$ 906.00
NET RECEIPTS	\$ 13,878.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 889.25
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 889.25

Attorney fees paid and disclosed by debtor	\$ 3,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABN AMRO	SECURED	.00	.00	.00	.00	.00
GRANVILLE TOWER COND	OTHER	.00	NA	NA	.00	.00
LASALLE MORTGAGE	SECURED	12,700.00	.00	.00	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,767.00	3,746.31	3,746.31	1,386.13	.00
CAPITAL ONE	UNSECURED	264.00	296.04	296.04	109.53	.00
CAPITAL ONE	UNSECURED	856.00	831.20	831.20	307.54	.00
B-REAL LLC	UNSECURED	6,485.00	.00	.00	.00	.00
EAST BAY FUNDING	UNSECURED	5,229.00	6,484.50	6,484.50	2,399.27	.00
B-REAL LLC	UNSECURED	969.00	996.50	996.50	368.54	.00
RESURGENT CAPITAL SE	UNSECURED	1,402.00	1,593.76	1,593.76	589.69	.00
COMMERCE BANK	UNSECURED	3,000.00	3,110.37	3,110.37	1,150.84	.00
DISCOVER FINANCIAL S	UNSECURED	2,813.00	2,921.72	2,921.72	1,081.04	.00
EAST BAY FUNDING	UNSECURED	4,018.00	4,143.01	4,143.01	1,532.91	.00
MBNA AMERICA	UNSECURED	2,109.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	3,200.00	3,280.65	3,280.65	1,213.84	.00
AMERICAN EXPRESS TRA	UNSECURED	1,706.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,754.00	1,242.64	1,242.64	459.78	.00
RESURGENT CAPITAL SE	UNSECURED	1,127.00	.00	.00	.00	.00
WELLS FARGO FINANCIA	UNSECURED	572.00	480.74	480.74	177.87	.00
WEISS MEMORAL HOSPIT	UNSECURED	18.00	NA	NA	.00	.00
AURORA CHICAGO LAKES	UNSECURED	750.00	NA	NA	.00	.00
RECOVERY MANAGEMENT	UNSECURED	NA	83.40	83.40	30.86	.00
PRA RECEIVABLES MANA	UNSECURED	NA	1,833.09	1,833.09	678.24	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
RESURGENT CAPITAL SE	UNSECURED	NA	.00	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	2,303.93	2,303.93	852.45	.00
STATE FARM BANK	UNSECURED	NA	1,757.35	1,757.35	650.22	.00
JUNIPER BANK	UNSECURED	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	<u>.00</u>	<u>.00</u>	<u>.00</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	<u>.00</u>	<u>.00</u>	<u>.00</u>
GENERAL UNSECURED PAYMENTS:	35,105.21	12,988.75	.00

Disbursements:

Expenses of Administration	\$ 889.25
Disbursements to Creditors	\$ 12,988.75

TOTAL DISBURSEMENTS: \$ 13,878.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.